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## **Gender differences in unemployment insurance coverage – a comparative analysis**

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## **ABSTRACT**

Social insurance systems are known to reproduce gender inequalities in the labour market because they are usually based on “standard employment contracts” (full-time, permanent, dependent) and often take into account the household constellation through means-testing. Gender inequalities in the labour market consist of higher part-time employment rates, more frequent movements between employment and inactivity and on average lower wages among women. These inequalities are mainly due to the unequal distribution of household and family tasks between men and women.

This paper will use the data of the European Household Panel to compare access to and level of unemployment benefits between men and women. Differences in access to benefits are usually brought about by the following design features of unemployment benefits: hours and earnings thresholds, minimum contribution requirements, and means-testing, whereas the benefit levels in many systems are calculated as a share of former earnings, and among long-term unemployed are also affected by means-testing.

Since unemployment benefit systems of different countries strongly vary in their aims and design features, four countries are compared: Denmark, Germany, Spain and the United Kingdom. It is expected that gender differences in unemployment insurance outcomes will be smaller in countries that have more individualised unemployment systems (Denmark) than in countries that make early use of strict means-testing (United Kingdom) or that strongly rely on equivalence between contribution time, former earnings and benefit receipt (Germany, Spain).

## **ZUSAMMENFASSUNG**

Da soziale Sicherungssysteme auf sogenannte Normalarbeitsverhältnisse (Vollzeit, unbefristet, abhängig) ausgerichtet sind und häufig von Bedarfsprüfungen Gebrauch machen, reproduzieren sie Geschlechterungleichheiten im Arbeitsmarkt, die auf Grund der ungleichen Verteilung von Haushalts- und Familienaufgaben zwischen Frauen und Männern zustande kommen. So sind Frauen beispielsweise weit häufiger in Teilzeit beschäftigt, sie wechseln häufiger zwischen Beschäftigung und Inaktivität und verdienen weiterhin durchschnittlich geringere Löhne als Männer.

Das Papier vergleicht auf Basis der Daten des Europäischen Haushaltspanels den Deckungsgrad und die Höhe von Arbeitslosenversicherungsleistungen zwischen Frauen und Männern. Unterschiede im Zugang zu Arbeitslosenversicherungsleistungen werden unter anderem durch die folgenden Charakteristika von Arbeitslosenversicherungssystemen bestimmt: Einkommens- oder Stundenschwellenwerte, Mindestbeitragszeiten und Bedarfsprüfungen. Die Höhe der Leistungen hängt in vielen Systemen von der Höhe der vormaligen Arbeitseinkommen ab, wird aber bei Langzeitarbeitslosen häufig auch durch Bedarfsprüfungen bestimmt.

Da die Arbeitslosenversicherungssysteme unterschiedlicher Länder in ihren Zielsetzungen und in ihrer Ausgestaltung variieren, werden hier vier verschiedene Systeme verglichen: das dänische, das deutsche, das spanische und das britische Arbeitslosenversicherungssystem. Es wird erwartet, dass die Unterschiede zwischen Frauen und Männern im Zugang zu Arbeitslosenversicherungsleistungen in Ländern mit einem stark individualisierten Versicherungssystem (Dänemark) kleiner sind als in Ländern, die frühzeitigen und strikten Gebrauch von Bedarfsprüfungen (Vereinigtes Königreich) machen oder die auf starker Äquivalenz zwischen Beitragszeiten und vormaligem Einkommen und Leistungsempfang (Deutschland, Spanien) beruhen.

# Inhalt

<b>1</b>	<b>Introduction .....</b>	<b>1</b>
<b>2</b>	<b>Male breadwinner and standard employment .....</b>	<b>3</b>
<b>3</b>	<b>Women, employment and the household context .....</b>	<b>6</b>
3.1	Part-time employment and employment rates .....	6
3.2	Mobility patterns among women and men .....	10
3.3	The gender pay gap .....	14
<b>4</b>	<b>Unemployment benefits .....</b>	<b>15</b>
4.1	Main features of the unemployment insurance systems in the four countries.....	15
	<i>Hours and earnings thresholds.....</i>	<i>17</i>
	<i>Minimum contribution period.....</i>	<i>18</i>
	<i>Net replacement rates.....</i>	<i>19</i>
	<i>Means-testing .....</i>	<i>21</i>
	<i>Specific legislation benefiting former part-time workers.....</i>	<i>22</i>
<b>5</b>	<b>Empirical analysis .....</b>	<b>22</b>
5.1	Descriptive analysis.....	22
5.2	Multivariate analysis .....	26
	<i>Benefit entitlement of women .....</i>	<i>27</i>
	<i>The design of benefit systems and their effects on entitlement.....</i>	<i>28</i>
<b>6</b>	<b>Conclusion .....</b>	<b>36</b>
	<b>Annex .....</b>	<b>38</b>
	<b>Bibliography .....</b>	<b>39</b>



# 1 Introduction

Social insurance systems tend to favour workers with “standard employment contracts” (full-time, permanent, dependent) and often take into account the household situation through means-testing. Insofar as these systems are thus likely to reproduce the gender inequalities displayed by labour market participation, women, due to their specific household and labour market position, may be expected to be disadvantaged when it comes to entitlement to and level of unemployment benefits.

The following features built into the design of unemployment systems can contribute to inequalities between men and women concerning access to and level of unemployment benefits:

- hours- or earnings thresholds
- minimum contribution periods
- means-testing
- proportionality between earnings and benefits.

The first two features can restrict access to benefits. Means-testing can have an influence on both access to and level of benefits. Proportionality between earnings and benefits influences benefit levels.

Firstly, hours- or earnings thresholds below which employers and employees do not pay contributions and employees do not receive benefits are detrimental to women’s entitlement to benefits because the share of women in (marginal) part-time employment is much larger than the share of men. Secondly, in some benefit systems part-time workers need more time to gain access to benefits than full-time workers. What is more, women tend to change more often between employment and other activities such as household/carer activities and might therefore find it more difficult to fulfil the minimum contribution requirement within the specific reference period. Thirdly, via the household income the income of a partner can lead to the abolition or downsizing of unemployment assistance benefits. And fourthly, in many benefit systems benefit levels are calculated as a proportion of past earnings – part-time earnings but also the gender pay gap are therefore likely to be reproduced in the unemployment benefit system.

The unemployment benefit systems of different countries display strong variation in their aims and design features, so that coverage and benefit levels may be expected to be more equal in some countries than in others. In order to test this, the paper looks at four countries exhibiting significant differences in their insurance principles, aims and design. Denmark has a highly individualised voluntary unemployment insurance system with uniformly long-running insurance benefits and no unemployment assistance. Net replacement rates are higher for people with lower earnings. Germany, on the other hand, operates with high ceilings on earn-

ings and benefits. This leads to a strong proportionality between former earnings and benefit levels. The duration of insurance benefits depends on the length of the contribution period and is usually not longer than a year. The basic benefit that replaced unemployment assistance is open to all employable people and is paid indefinitely on a means-tested basis, i.e. depending on household income and assets. The Spanish unemployment benefit system is similar to the German one in terms of design, but it is less generous and unemployment assistance, in contrast to the German and the British means-tested basic benefit, is payable for a short period only. In the United Kingdom, non-means-tested benefits are paid to eligible recipients only for a comparatively short period of six months. The basic benefit is open to all but means-testing is very strict. Both the insurance and the basic benefit are paid on a uniform flat-rate basis.

This paper will compare these four countries by focusing on the above features of benefit systems that potentially lead to unequal outcomes between men and women in unemployment benefit coverage. A large part of gender differences in unemployment benefit coverage is expected to be due to part-time employment, a form of work exercised, in the majority of cases, by women. It is expected that benefit systems that are more individualised (Denmark) will generate more equal outcomes than systems that make early use of means-testing (UK) or that are strongly reliant on equivalence between contribution time, former earnings and benefit receipt (Germany, Spain).

A discussion on the male-breadwinner model will form the theoretical basis of the paper. The second section, on the basis of the European labour force survey data (LFS) and the European Community Household Panel data (ECHP), will examine differences between men and women as regards the extent of part-time employment, mobility patterns and wages, all of these being factors that potentially limit women's entitlement to benefits. In a third step the unemployment insurance systems of the four countries are scrutinised in order to see which design features potentially generate gender differences in benefit coverage and levels. The empirical section is based on the ECHP data. Benefit coverage and benefit levels of men and women are compared between the four countries. In a further step, indicators are constructed from the ECHP data which capture the design of the country's benefit systems (hours and earnings thresholds, minimum contribution time and means-testing). They are introduced as independent variables into a random effect logistic regression model in order to exemplify in which ways the different countries' benefit systems restrict entitlement to benefits.



## 2 Male breadwinner and standard employment

Most of the information in this section is drawn from German studies – Germany being one of the prototypes of the male-breadwinner model. On the basis of the concepts forged using the German example, the other three countries will then be positioned.<sup>1</sup>

Labour market institutions and social policies are devised in specific national settings. A country's self-representation rests upon a more or less explicit social contract that is influenced by the traditions and values of a specific society and is therefore path-dependent. Inherent in the social contract is usually both a gender contract and an employment contract. In Germany, for example, the gender contract has traditionally been characterised by the male-breadwinner model (male provider and housewife), and the employment contract by 'standard employment' (*Normalarbeitsverhältnis*) which is dependent permanent full-time employment with high continuity and stability (for a comprehensive definition refer to Hinrichs, 1996: 103). In this constellation standard employment applies mainly to men but it is evident that this social contract no longer adequately reflects reality since women's labour market participation has increased considerably. Depending on the country, today, it is more appropriate to use the labels 'male breadwinner and secondary earner' (or male breadwinner plus) (West Germany), 'double earner/double carer' (Netherlands) or 'double bread-winner with public service support' (Scandinavia) (Holst and Maier, 1998: 515).

Many labour market and social institutions in Germany are still based on the traditional division between male employment outside the home and female work within it and are therefore centred on standard employment contracts. German social insurance is usually beneficial for people in stable full-time employment; it often takes into account the household composition and there is frequent provision for derived rights for married partners (mostly women).<sup>2</sup> Similarly, speaking of the British context, Sainsbury (1996: 55ff) states that the male-breadwinner model left its imprint on post-war reforms and recalls the existence of the adult dependent allowance and the possibility for married women to not pay national insurance contributions but to rely instead on their husband's entitlements.<sup>3</sup> Both

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1 There is also a considerable amount of Anglo-American literature that criticises the gender bias of the welfare state (compare for example Sainsbury 1996, Rubery et al. 1998, Jepsen et al. 2002).

2 In Germany health insurance for non-working partners of employees is free of charge, widow's pensions exist, and tax splitting financially privileges households with only one worker. Additionally, replacement rates in unemployment insurance are higher for recipients with children.

3 By not paying contributions married women forfeited claims in their own right which resulted in a loss of pensions, sickness allowance, unemployment benefits, and the like. In the early 1970s about three quarters of married women made use of this possibility.

arrangements have now been abolished.<sup>4</sup> Social benefits that are based on standard employment and the concept of a dependent partner not only manifest women's dependence and discriminate against lifestyles that deviate from this norm but also set disincentives to labour market participation and – most important in the context of this paper – can lead to unequal outcomes in social insurance coverage (compare for example Holst and Maier, 1998: 507ff; Bennett, 2005: 29ff).

Geissler (1998) carries this discussion somewhat further by terming the strong relationship between standard employment and statutory social insurance a particular German employment model of the industrial society. This employment model is socially constructed and encompasses three pillars: living standard security via equivalence between earnings and benefits; security of employment continuity via benefit receipt in times of transition; and, derived from the promise of continuity, family and job planning security. Increasing numbers of people no longer fall under this employment model which leads to a shift from employment-related security to a second-class security displaying a welfare character, visible through the growing numbers of those in receipt of social assistance. The problem is thus merely transferred to the welfare system which is less centred on employment. As such, the weaker position of women is not compensated, while segmentation in the labour market is reinforced. On the other hand, this division strengthens social insurance systems because it relieves them from 'bad risks' with discontinuous, low, and short contributions coupled with potentially long benefit receipt.

As can be seen, solutions that grant more encompassing and equal security to all employed people are complex; not only has the design of benefits to be modified, but financing principles and mechanisms have also to be challenged.

What are possible options that make social insurance systems more open? With reference to the German system the equivalence principle and therewith status maintenance are frequently called into question (Petersen, 1989: 95-99; Rolf et al., 1988: 527-531). Hinrichs (1996: 106f), for example, raises the question of whether more inclusive social insurance would not have to entail a lowering of ceilings in order to achieve financial sustainability. This would call for concessions on the part of standard (male) workers so as to allow a broader group of employees to receive social insurance benefits.<sup>5</sup>

A further possibility is basic or minimum insurance open to all people. But minimum insurance is problematic insofar as it is usually means-tested. More women than men cannot establish entitlement to means-tested benefits because their

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4 The adult dependant allowance was phased out by April 1997; the possibility to opt out of national insurance was abolished in 1977.

5 A possible downside often mentioned in this context could be lower legitimacy for social insurance and less willingness to pay contributions (Eisen 1988; Hinrichs 1996).

partners' earnings surpass the threshold (Luckhaus, 2000: 162). Not only does this strengthen dependence but means-testing, by creating unemployment or inactivity traps, can turn out to be more costly than universal benefits (Clasen and van Oorschot, 2002). Individualised benefits based on universal principles that encourage labour mobility and participation might thus be more suitable.

Individualisation of entitlements could be achieved by abolishing derived rights. Benefits granted without regard to family circumstances do not only free financial resources for more encompassing social insurance but can also, by countering possible disincentives to work, generate additional financial means. Gradual individualisation of social insurance entitlements is also called for in order to bring about a modern and egalitarian gender contract that would allow the establishment of a new standard employment situation within reach of men and women (Klammer, 2001: 152f). This new standard employment situation could entail more flexible elements as long as sufficiently high wages and social insurance benefits – and therewith financial independence for women – were to be granted.<sup>6</sup>

Luckhaus (2000) argues that women are the main problem group in relation to income security and social protection. Due to unpaid care activities large numbers of them are excluded from paid employment in the first place, so that social protection in such cases is possible only via a breadwinner (derived rights). Sainsbury (1996: 72) identifies this dependence on the husband as the major shortcoming of the breadwinner model. Another group of women who lack income security are those who alternate between periods out of and periods in employment – often in part-time or low-paid work. In this case social insurance entitlements may be restricted due to earnings or hours thresholds. Furthermore, if benefits are closely linked to former earnings, social insurance payments will be low. In this way, social protection systems tend to reproduce the disadvantages suffered by women in the labour market – often as a result of their care obligations – rather than remove them.

Luckhaus (2000: 174ff) looks at women's social protection from two different angles. The first takes up the social protection disadvantages suffered by women as a result of their engagement in unpaid work, while the second focuses on financial independence from a partner. Luckhaus is critical of the fact that, in theoretical debates, these issues tend to be treated separately and even pitted against each other. Concerning unpaid care work she argues against dependency-related provisions in social insurance and instead calls for caring credits, caring

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<sup>6</sup> Especially in the German context the focus should turn away from supporting non-employment through social policy and tax arrangements. This would set free money for better securing those who are willing or forced to take up non-standard employment in order to participate in the labour market. A new standard employment relationship would call for concessions by men who would have to trait some of their employment stability and employment extent against stronger participation in household and care activities.

allowances, or improved child-care services that may be combined with individualisation of entitlement. Although this would generate a better and more stable position for women in general, this combination would not provide a solution to the specific forms of income insecurity suffered by part-time and low-paid workers which are not linked to unpaid work activities.

How can the four countries be characterised from a theoretical viewpoint if some of the above concepts are used?

Germany, as the prototype of continental European countries, seems to be especially ill-suited to cope with greater labour market flexibility (part-time work) and women's economic independence (compare for example Esping-Andersen, 1995: 68). This is mainly due to the prevalence of the equivalence principle, derived rights, and benefits based on household composition. Relatively generous benefits are thus paid to labour market insiders while outsiders have to rely on minimal state support as a last resort (Kvist, 1998: 34). The situation is similar in Spain where the male-breadwinner model coupled with inadequate child-care and low female labour market participation is still very strong and, according to Fassler-Ristic (1999), social insurance is heavily targeted on standard employment. In Denmark, on the other hand, equal rights of women to participate in standard employment have for a long time been supported through encompassing child-care and individualised entitlement (compare for example Holst and Maier, 1998: 507; Esping-Andersen, 1999). The United Kingdom's social insurance system incorporates some elements of minimum insurance, for example, flat-rate unemployment benefits. Private insurance, with its discriminating effects on low-income workers, therefore plays a greater role here than in other countries (Fink, 1999b). Derived rights in social insurance were common in the past but have seen a gradual reduction since the mid-1990s (Jepsen and Meulders, 2002: 112ff). Means-testing is comparatively strict and sets in at an early stage.

### **3 Women, employment and the household context**

#### **3.1 *Part-time employment and employment rates***

Part-time employment is probably the single factor that most strongly influences unequal access to unemployment benefits between men and women. It can also negatively affect benefit levels if they are strictly calculated as a proportion of former earnings. In 2006, overall part-time employment rates were 12.1% in Spain, 22.9% in Denmark, 24.5% in the United Kingdom and 25.3% in Germany

(Eurostat 2006).<sup>7</sup> But in all four countries part-time employment shares among women workers are considerably higher. About 45(42)% of German (British) women work part-time. In Denmark and Spain the shares are about 36% and 23%. Among men, part-time employment as a share of total employment is marginal, exceeding 10% in Denmark only. The fact that the level of education is inversely related to the part-time employment rate of women makes the situation even more worrisome. In Denmark and the United Kingdom the part-time employment rate of low qualified women is slightly above 50%, in Germany it is close to 50%, and in Spain 30% (Eurostat 2006).<sup>8</sup> The concentration of workers with low educational attainment in part-time employment is especially problematic because the coupling of low hours and low hourly wages leaves them with marginal earnings which may be carried through into the benefit systems.

In 2006, average weekly hours of female part-time workers lay between 18 in Germany and 20.7 in Denmark. In all four countries women's average part-time hours are somewhat higher than men's but only in Denmark is this difference considerable with average weekly part-time hours of men at only 14.1 hours.

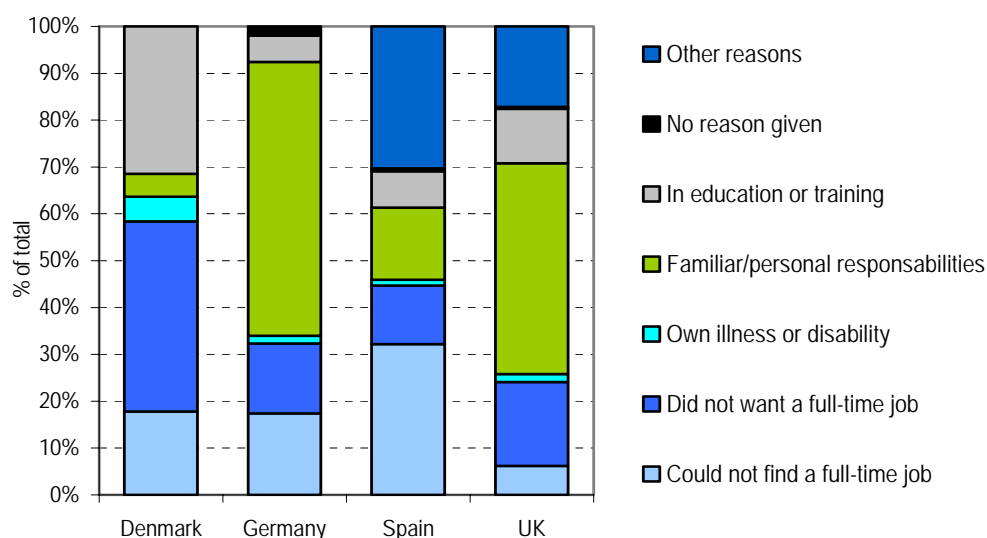
An important question is whether part-time employment is exercised voluntarily or not. Figure 1 shows that only in Denmark a considerable share of female part-time workers did not want a full-time job in the first place (about 40%) while in the other three countries this is true of only between 10% and 15% of part-time workers. In the United Kingdom and especially Germany the majority of respondents work part-time because of family responsibilities – in the prime-age group of women the shares are about 70% in both countries. In Denmark, and to a lesser degree Spain, family responsibilities are not an important reason for working part-time. In Denmark this is attributable to high child-care facility coverage especially for very young children, an aspect that will be examined in the following section (Eichhorst et al., 2001: 414). In Spain, on the other hand, permanent withdrawal from the labour market after marriage or child birth is still common (OECD, 2002: 70-73). The fact that, in contrast to Denmark and Spain, in both the United Kingdom and Germany part-time workers are more likely to be married than the overall population further supports the existence of an extended male bread-winner model in the latter two countries.

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7 The following statistics are based on the European Labour Force Survey data. They refer to the 2nd quarter of 2006. The distinction between full-time and part-time employment in the Labour Force Survey data is based on self-assessment of the interviewed persons and thus depends on whether a person perceives his employment contract as part-time or full-time.

8 In Denmark this result is driven by the fact that part-time employment is often used by students who have not yet reached their highest education level.

Figure 1: Reasons for women (15-64) to work part-time, 2006



Source: Eurostat LFS data.

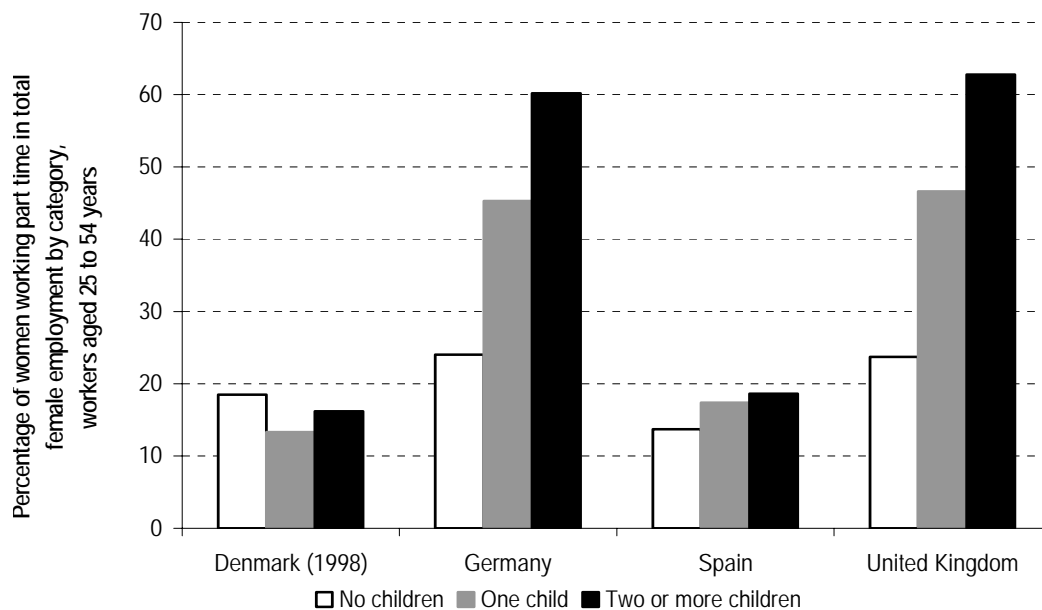
Looking at the influence of the presence of children on women's employment rates, the general patterns are seen to be similar in Germany, Spain, and the United Kingdom: employment rates are highest for women without children and decrease with the number of children. The differences between women without and women with two or more children are highest in Germany, followed closely by the United Kingdom. The distribution in Spain is closer but employment rates among women are generally very low. In Denmark, high women's employment rates are even higher for women with one child than for women without children – the presence of two or more children does not have a negative influence on women's labour market participation (OECD, 2002).<sup>9</sup>

Figure 2 shows what share of working mothers combine work and family via part-time employment. The part-time employment profile of mothers is very similar in the United Kingdom and Germany: children significantly increase part-time employment among women but further reduce already low part-time employment rates among men. Part-time employment among women with at least two children exceeds 60 percent, whereas the part-time rates of women without children are around 20 percent. The results for Spain confirm that part-time employment fulfils a different function – part-time employment rates do not vary strongly between women without and women with children. The results for Denmark are in line with the non-importance of family or personal responsibilities as a reason for working part-time. The number of children does not increase the part-time rate of

<sup>9</sup> In Europe there is today a positive correlation between fertility and women's paid employment – the higher the rate of female employment, the greater the level of fertility. For more information refer to Esping-Andersen 1999.

women – on the contrary – women with one child not only have higher employment rates than women without children but they also less frequently work part-time.

*Figure 2: Part-time work among prime-age women by presence of children in 2000*



Source: data from OECD (2002: 78). Children under 15.

Why are Danish mothers able to work full-time? OECD (2001) demonstrates that there is a positive relationship across countries between policies designed to improve the reconciliation of work and family (formal childcare coverage and paid maternity leave policies) and women's employment rates. Similarly, Lind et al. (1999: 223-226) argue that declining part-time rates in Denmark are due to the strong expansion of public childcare facilities that allow women to deliberately choose in favour of full-time employment. For the United Kingdom, on the other hand, they argue that many women work part-time in order to care for their children in the absence of sufficient state-provided childcare. Indeed, coverage of formal childcare facilities, especially for very young children, is much higher in Denmark (64% in 1998) than in the other three countries (OECD, 2001).<sup>10</sup>

<sup>10</sup> In 2000, formal coverage rates for children younger than three are 34% in the UK and 10(5)% in Germany and Spain. For children from 3 to mandatory school age formal coverage rates become closer between countries but remain highest in Denmark.

### 3.2 *Mobility patterns among women and men*

Figure 3 illustrates that, except for Germany, women are considerably more likely than men to exit employment.<sup>11</sup> Figure 3 does not distinguish between different types of exit (unemployment, inactivity, housework, education or other activities). In Denmark and the United Kingdom, for example, after 15 months of employment about 28(21)% of women left employment at least for a short period, while this is true of only about 20(15)% of men. Exit probabilities are considerably higher in Spain among both men and women – after 15 months of employment about half of all women have left the labour market at least for a short period.

In all countries part-time workers are more likely to exit employment but countries vary markedly in the extent of the differences.<sup>12</sup> Failure rates of full-time and part-time workers are closest in Germany, followed by the United Kingdom, whereas part-time workers show much higher exit rates than full-time workers in Denmark and especially in Spain (compare Figure 4). The hazard of exit is very high during the first 24 months of recorded employment, which might be especially problematic because people might not have spent enough time in employment to be entitled to unemployment benefits. After two years about 35% of Danish part-time workers and about 60% of Spanish part-time workers have left employment at least for a short period. The higher incidence of exits from employment to non-employment among part-time workers in Denmark and in Spain as compared to Germany and the United Kingdom might be due, at least in part, to the fact that part-time contracts in Denmark and especially in Spain are more often of a temporary nature.

If we compare year-to-year transitions of prime-age full-time and part-time workers between men and women we see that female full-time employment is less stable than male full-time employment in all countries, whereas female part-time employment is much more stable than male part-time employment (compare Tables 1 and 2). The transition matrices actually reveal that part-time employment exercises a very different function for men and for women: not only are men more likely than women to change from part-time employment to education from one year to the next but, with shares of between 36% in Germany and 53% in Spain, they are also considerably more likely to make upward transitions to full-time employment; the corresponding shares for women lie between 15% in Germany and the United Kingdom and 24% in Spain. In contrast, except for Denmark, women

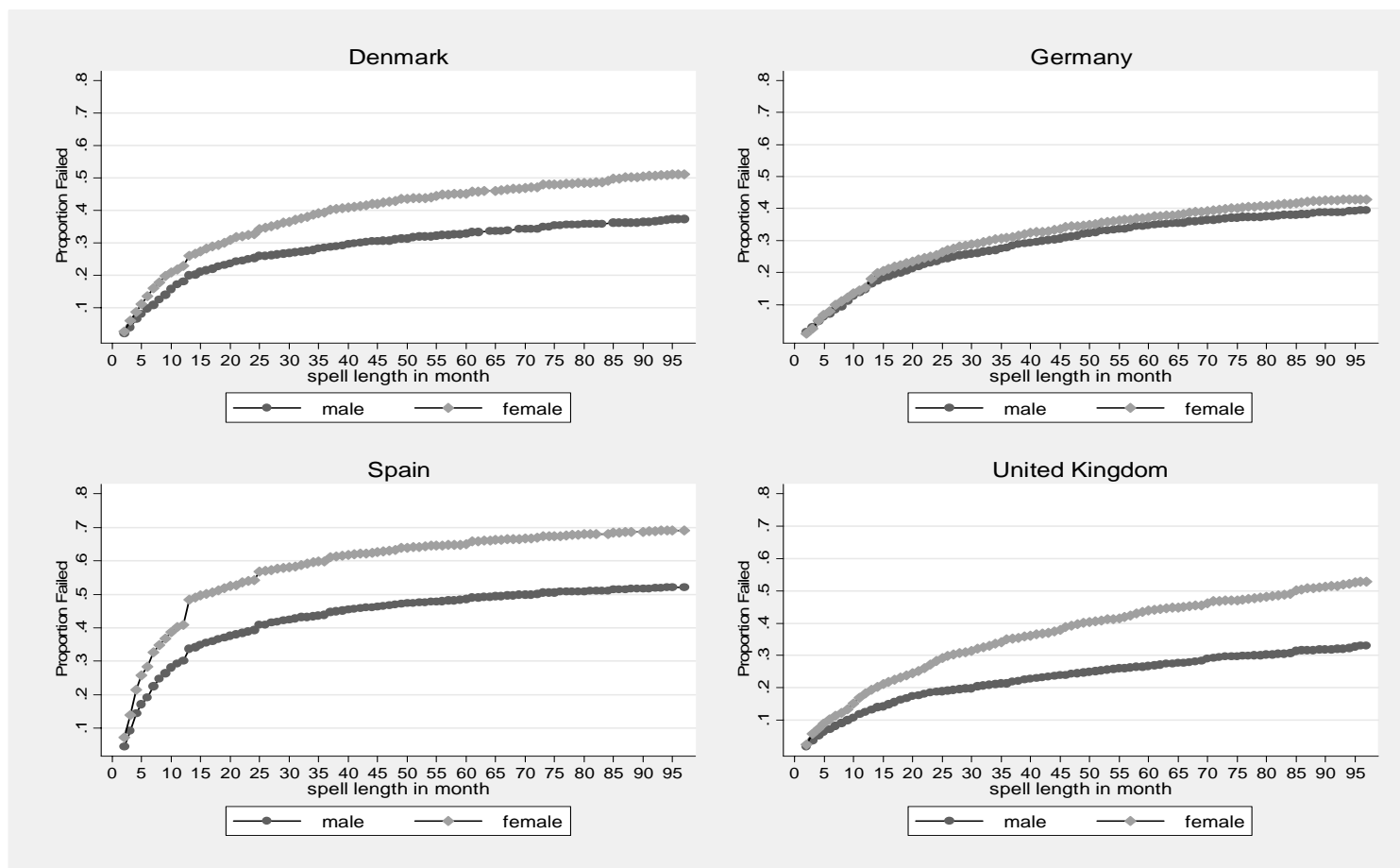
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11 Figures 3 and 4 are based on 'life tables' which are commonly used to present results from event history analysis in a descriptive way. See annex 2 for more information on the method.

12 The differences between countries are supported by the log-rank test for equality of survivor function. In all cases, the probability that subgroup differences occur by chance is less than 0.000. The null hypothesis of no subgroup differences in survivor functions can thus be rejected (StataCorp, 2005).

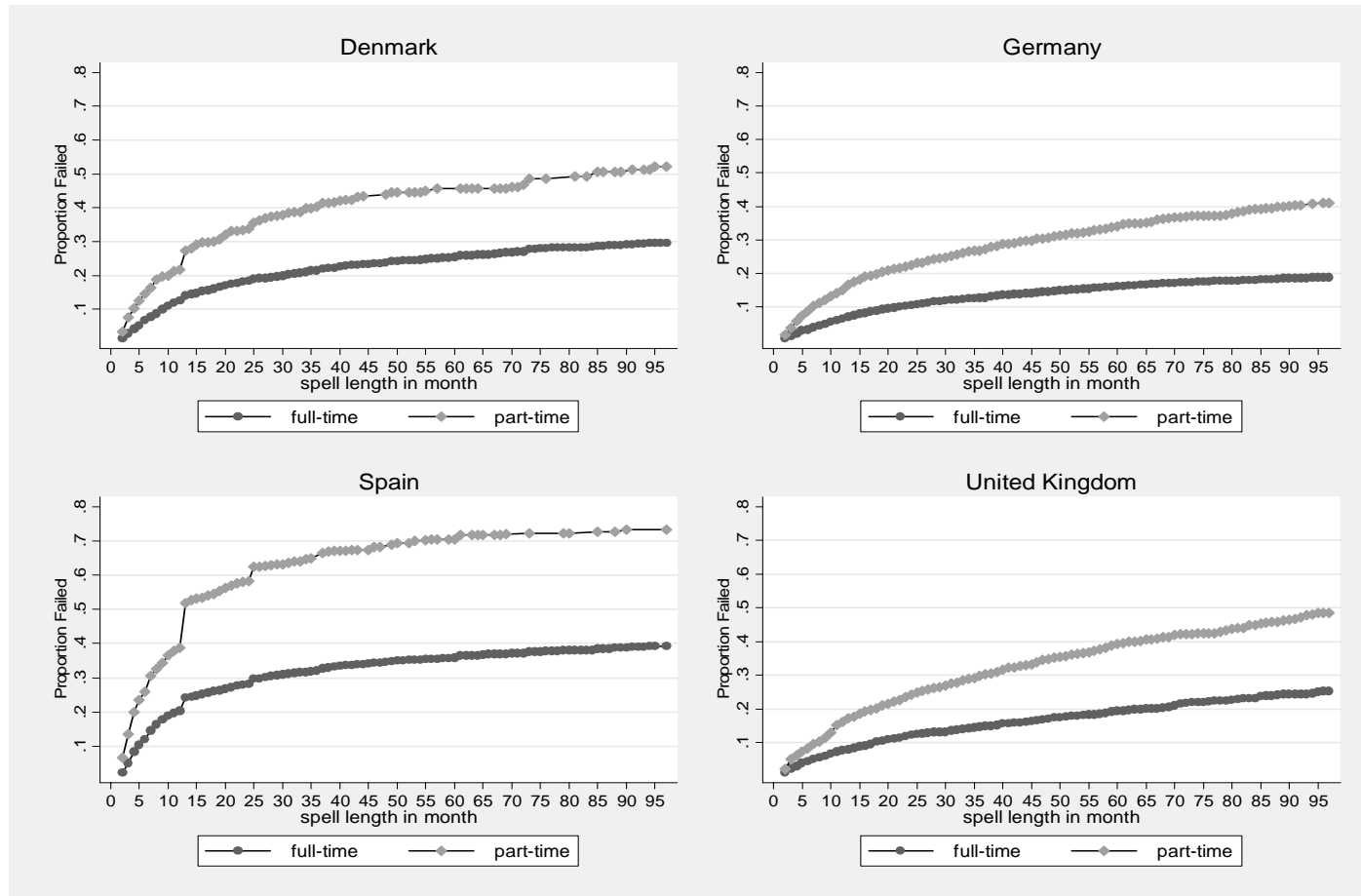


Figure 3: Exits from employment for prime age (25-55) male and female workers (cumulated failure rates)



Source: Own calculation based on ECHP data (1994-2001), multiple spells per individual are possible.

Figure 4: Exits from employment for prime age (25-55) full-time and part-time workers (cumulated failure rates)



Source: Own calculation based on ECHP data (1994-2001), multiple spells per individual are possible.

are slightly more likely in Germany and considerably more likely in Spain and the United Kingdom to change from part-time employment to inactivity from one year to the next. Furthermore, part-time employment among women is rather persistent; in Denmark, Germany, and the United Kingdom around 50% and in Spain around 40% of prime-age female part-time workers in a given year are still part-time employed four years later (see Annex 1, Table 9). For men these shares are around 20% in Denmark, Spain and the United Kingdom, and close to 30% in Germany.<sup>13</sup>

*Table 1: Transitions from full-time and part-time employment for prime-age (25-55) women*

t		full-time	part-time	t+1 education	unempl.	inactive
full-time	DK	91.13	3.46	0.87	3.13	1.41
	DE	89.21	4.05	0.79	4.14	1.81
	SP	85.42	4.02	0.29	5.00	5.27
	UK	87.58	6.55	0.26	1.52	4.09
part-time	DK	17.42	72.16	2.61	5.32	2.48
	DE	15.89	70.91	0.72	2.51	9.97
	SP	24.12	51.96	0.79	8.52	14.62
	UK	15.30	69.94	0.28	2.00	12.48

Source: Own calculation; pooled and weighted ECHP data 1994-2001, employment refers to employment of more than 1 hour.

*Table 2: Transitions from full-time and part-time employment for prime age (25-55) men*

t		full-time	part-time	t+1 education	unempl.	inactive
full-time	DK	96.20	0.77	0.51	2.08	0.44
	DE	94.28	0.70	0.52	3.16	1.34
	SP	92.79	1.33	0.09	4.99	0.80
	UK	94.88	1.00	0.17	1.67	2.29
part-time	DK	46.01	40.42	5.21	6.09	2.28
	DE	36.50	42.44	10.75	1.41	8.90
	SP	53.34	28.48	2.19	12.96	3.03
	UK	43.86	40.33	1.51	5.82	8.47

Source: Own calculation; pooled and weighted ECHP data 1994-2001, employment refers to employment of more than 1 hour.

<sup>13</sup> The results for men should be treated with caution because case numbers are very small (between 14 and 40). This is also the reason why no table for men is displayed in the annex.

In all four countries part-time workers (men and women) are more likely than full-time workers to leave employment. Especially exits to inactivity – which include household activities – are much more important among part-time workers than among full-time workers.

To sum up, continuous employment periods are less likely among part-time than among full-time workers and are, on average, shorter among women (except for Germany) than among men. What is more, men – who represent a much lower share of part-time workers – are more likely to exploit the stepping-stone function of part-time employment, while women tend to remain in part-time employment over longer periods.

### 3.3 *The gender pay gap*

If the differences between the relative pay of men and women are considered without controlling for full-time and part-time employment in the four country groups under consideration here (liberal, continental, social democratic, and Mediterranean), around half of all women – as against only about 20% of men – are positioned in the bottom third of the earnings groups (Eurofound, 2007).<sup>14</sup> This is partly due to the fact that women are considerably more likely to work part-time. Within part-time work, the differences in wages of male and female workers are relatively small but in the case of full-time employment the wage gap between men and women is very large. In particular, women are underrepresented in the top third of the income scale (ibid).

In 2004, differences between women's and men's average gross *hourly* earnings – thus not taking into account the much higher shares of part-time employment among women – amount to 15% in Spain, 17% in Denmark, 22% in the United Kingdom and 23% in Germany (calculated as percentage of men's average gross hourly earnings). There are no clear trends towards a reduction of the gender pay gap. On the contrary, in Denmark and Germany the gender pay gap has actually increased over the last ten years. In 2001, in all countries, the gender pay gap was largest among the 55-64 age group but also present in the 16-24 age group. With regard to educational attainment there is no common trend: in Denmark the gender pay gap is greatest among those with high educational attainment, while in Germany and Spain it is greatest among those with a lower level of educational attainment (no data for the UK) (European Commission, 2006a).

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14 Eight country groups based on a modified Esping-Andersen typology are used in the report for presenting the results, among them a liberal group (UK, IE), a continental group (DE, BE, FR, LU, AT), a social democratic group (DK, NL, FI, SE), and a Mediterranean group (ES, EL, IT, CY, MT, PT). No single country results are presented.

## 4 Unemployment benefits

There is no direct gender discrimination in benefit coverage. Instead gender differences in benefit coverage are mediated by the fact that women are more likely than men to work few hours and to have short contribution records or low earnings. Luckhaus (2000: 152) and Rubery et al. (1998: 156) recall different barriers that may restrict social insurance entitlements for women – especially if they are part-time workers: first, the requirement of having been in paid work for a certain number of hours or having earned a certain amount per week; second, eligibility conditions which require a continuous employment history; and third, a method of calculating benefit amounts that is geared closely to former earnings. These three features frequently built into the design of unemployment insurance systems will now be examined. Additionally, means-testing and specific legislation directly geared to part-time workers will be considered. A general problem in seeking to describe insurance systems is that they are constantly evolving. The following sections will focus on the present situation and will in some points recall developments over the 1990s. Table 3, at the end of this chapter, will give a synopsis of the unemployment insurance rules with a special focus on part-time workers.

### 4.1 *Main features of the unemployment insurance systems in the four countries*

Unemployment insurance in **Denmark** is voluntary, and about 80% of the labour force is insured against this risk. There is no unemployment assistance scheme, the municipalities being responsible for labour market integration and social security of people who are not insured and people who do not qualify for insurance benefits. The Danish unemployment insurance system is administered by more than 30 independent unemployment insurance funds that cover different sectors and occupations and are closely associated with the trade unions but subject to directions from the Ministry of Employment. The unemployment insurance funds are open not only to employees but also to those undergoing apprenticeship or military service (both groups receive reduced benefits), as well as to civil servants and the self-employed. Admission to one of the funds may take place on a full-time or a part-time basis; a minimum of one year's membership is a precondition for access to unemployment benefits and the self-employed have to fulfil a waiting period of four weeks before they can receive benefits (European Commission, 2004: 276-301). Unemployment insurance is state-financed through the unemployment benefit fund, the revenue of which derives from the following sources: income-related contributions paid together with income tax by employees and self-employed and, since 1997 also by employers, contributions to the unemployment insurance funds plus an administration fee which are independent of earnings but dependent on status (full-time or part-time), contributions from employers in the form of a special 3% value-added tax, and transfers from the state. In 2000, total labour market contributions to the three labour market funds, one of

which is the unemployment benefit fund, amounted to 8% of earned income and profits from self-employment.<sup>15</sup> Earnings-related contributions are also paid by non-insured persons (Danish Ministry of Labour, 2001). Although the benefit period has been shortened to four years (one passive year and three active years), in international comparison it is still very long (Braun, 2001: 659ff; Lind, 1999: 195ff).

In **Germany**, unemployment insurance is obligatory for all employees (manual, white-collar workers and trainees) except marginal workers. Civil servants and most groups of self-employed are also excluded from unemployment insurance. The main responsibility for unemployment insurance and active labour market policies lies with the Federal Labour Agency (*Bundesagentur für Arbeit*). Regional labour directorates and local labour agencies are responsible for job placement and training. Unemployment benefits consist of unemployment insurance (*Arbeitslosengeld I*) and a minimum flat-rate benefit (*Arbeitslosengeld II*) for all unemployed who are capable of work and who are not or no longer eligible for unemployment insurance benefits. Unemployment insurance and a large proportion of active labour market policy measures are financed by employer and employee contributions which are presently fixed at 3.25% of the wage each. Additionally, there is deficit financing by the state. Unemployment assistance used to be financed by the federal state; the new basic unemployment benefit is financed by both federal state and local authorities.

The modern **Spanish** unemployment insurance was established in 1980 by the *Ley Básica de Empleo*. The State Public Employment Service (*Servicio Público de Empleo Estatal*, SEPE) manages the unemployment benefits. Social insurance is compulsory for employees and assimilated groups. Unemployment benefits consist of unemployment insurance (*prestación contributiva por desempleo*) and unemployment assistance (*subsidio por desempleo*). People not qualifying for unemployment benefits can gain access to social assistance which is administered by the autonomous communities and not uniform over the whole country. Unemployment benefits are financed by employer and employee contributions, contributions being usually 7.55% of which 1.55% is paid by the employee and 6% by the employer. The state covers some of the cost of unemployment benefits (European Commission, 2004: 89). Expenditure on passive and active labour market policies measured as a share of GDP is considerably lower than in Denmark and Germany – especially if the unemployment rate is taken into account – but higher than in the United Kingdom (OECD, 2003). Since 1997 employers enjoy reduced social insurance contributions if they hire people with specific characteristics on the basis of a permanent contract (Bertelsmann Foundation, 2001:

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15 The rate of contribution payments as a proportion of earnings was very low before 1994 (about 2% of average earnings) and there was almost complete reliance on general taxation as a means of financing social security expenditure (Rubery et al. 1998).

40ff). The Spanish unemployment insurance was thoroughly revised in 1992, mainly because of the financial strains suffered by the system (Toharia and Malo, 2000: 320ff).

The present **British** insurance system is based on the Jobseeker's Act of 1995 which replaced unemployment insurance and social assistance with the so-called Jobseeker's Allowance (JSA) which is granted to all people who are capable of work. Jobseeker's Allowance consists of two different benefits: contribution-based Jobseeker's Allowance and income-based Jobseeker's Allowance. In the United Kingdom all employees are compulsorily insured. Self-employed workers who become unemployed can claim means-tested income-based Jobseeker's Allowance. Means-tested benefits predominate because contribution-based benefits are paid only for a period of six months. The financing of unemployment insurance takes place via employers' and employees' income-related contributions to National Insurance and subsidies by the state. Due to the fact that social insurance contributions are not directly attributable to a certain benefit and that benefits are paid out on a flat-rate basis, the insurance principle is very weak in the UK (Schmid and Reissert, 1996: 243).

### Hours and earnings thresholds

In many countries hours and/or earnings thresholds are specified in a manner that excludes people who work low hours or earn wages below the threshold from contributions to social insurance and accordingly also from access to benefits. Employment of this kind is usually referred to as marginal employment. For purposes of international comparison a 15-hours threshold is often posited, although there are variations between countries and also within countries over time. Marginal employment is for the most part taken up by women. At present, earnings-related rules for marginal employment exist in the United Kingdom and Germany, while working-time-related rules used to exist in all four countries but have been abolished (see synopsis, Table 3).

In **Denmark**, until January 1994, workers needed at least 15 hours of weekly employment during the past ten weeks before being accepted as part-time member of an unemployment insurance fund (Fink, 1999a: 101; Delsen, 1995: 118). Now, basically, access to unemployment insurance funds is possible from the first hour of work on, although, in reality, entitlement is limited by minimum qualifying requirements as will be seen subsequently (Braun, 2001: 651f). In **Germany**, with the recent Hartz reforms, the 15-hour limit for unemployment insurance liability has been abolished but the maximum earnings for marginal part-time workers that are not liable to social insurance contributions have been raised to €400 (Bundesgesetzblatt, 30. Dezember 2002). The hours threshold of 12 hours a week introduced in **Spain** in 1993 was abolished again in 1998. If they fulfil the other access requirements, part-time workers are entitled to unemployment insurance benefits in proportion to their working hours irrespective of how

little time they worked (Royal Decree No. 15/1998). In the **United Kingdom** earnings thresholds apply to social insurance contributions and receipts. In 2006/2007 the lower earnings limit is £84 (€124) a week; the primary earnings threshold is £97 (€143) a week (Law Centre, 2006). Earnings below the lower earnings limit are not liable to National Insurance contributions and do not give access to unemployment insurance benefits (contribution-based Jobseeker's Allowance). For wages between the lower earnings limit and the earnings threshold no contributions are paid but employees gain entitlement to contribution-based unemployment insurance benefits.

### Minimum contribution period

The European Foundation (2003: 69) argues, on the basis of comprehensive country studies, that the contribution period needed for entitlement or re-entitlement to benefits plays an important part in access to unemployment insurance for workers on flexible contracts. In particular, calculation methods based on full days of work risk putting part-time workers at a severe disadvantage.

In **Denmark**, since 1997 the contribution period has been 52 weeks of employment (usually full-time hours within the industry) within a reference period of three years. Additionally, a one-year membership of an unemployment insurance fund is required. For part-time employees (part-time insured) the employment requirement is 34 weeks of full-time equivalent<sup>16</sup> employment (Rubery et al., 1998: 158; Fink, 1999a: 100). This requires continuous employment of eight hours a week during the three preceding years or shorter work periods at higher hours. Renewal of rights to unemployment insurance benefits is possible after 26 (17) weeks of work within the last three years (Hansen, 2002: 28ff). In **Germany**, since January 2006, the minimum eligibility requirement for unemployment insurance benefit receipt has been twelve months of contributory employment within two years preceding the onset of unemployment (SGB III, § 123, 124). Due to the fact that months and not days or hours of employment are the basis of the eligibility requirement in Germany, part-time workers who exceed the earnings threshold and thus pay social security contributions have the same chance as full-time employees of qualifying for benefits. In **Spain** a minimum of 360 days of work are required during the six years immediately preceding unemployment. From 1994 on qualifying for unemployment insurance benefits was more difficult for part-time workers and especially for those with low hours because real working time, instead of working days, was counted as contribution period. Since 1999 unemployment insurance entitlement has once again been based on days worked (Fassler-Ristic, 1999: 374-379). Entitlement rules which are based on working days instead of weeks or months render access to benefits more difficult for part-

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16 Full-time equivalent is defined as full normal working hours within the trade or occupational field. In most cases these are 37 hours.



time workers who work less than five days a week. Due to the application of the proportionality rule (contribution time to benefit time) this also affects the duration of benefit receipt in Spain (Ministerio de Trabajo y Asuntos Sociales, 2006a).<sup>17</sup> In the **United Kingdom**, the qualifying criteria for contribution-based Jobseeker's Allowance stipulate that in one of the two tax years prior to the calendar year in which the claim is made contributions must have been paid that amount to at least 25 times the minimum contribution (lower earnings limit) for that year. As a further requirement, contributions paid or credited<sup>18</sup> in each of the two tax years have to amount to at least 50 times the minimum contribution (European Commission, 2004: 845; Hansen, 2002: 27, 28). Contribution requirements are thus more difficult to fulfil for persons with low earnings. Especially problematic is a combination of low earnings and discontinuous employment.

### Net replacement rates

There is a range of possibilities for calculating replacement rates and adapting them for part-time workers. Unemployment benefits are often determined as a percentage of the former wage (Germany, Spain), another possibility being maximum unemployment benefits that vary between former full-time and part-time workers (Denmark). Uniform unemployment insurance benefits of a flat-rate nature (United Kingdom) are rare. Groups with low average earnings – such as part-time workers, the low qualified, and on average also women – receive lower benefits than high-wage groups in countries where benefits are calculated as a direct proportion of previous earnings. Upper thresholds that cap the benefit level at a specific point can modify this effect and redistribute benefits towards lower income groups (Denmark). More equitable treatment of lower income groups takes place in systems where benefits are paid as a fixed amount or where a minimum or maximum replacement income is granted. Equitable compensation as such is not necessarily an appropriate measure, however, because if it is very low – which is usually the case with flat-rate benefits – it is unfavourable to all groups (compare Rubery et al., 1998: 168ff).

If benefit levels are strongly linked to past earnings, those whose earnings were low may find themselves with a replacement income that does not enable them to make ends meet. This problem can be attenuated through high replacement ra-

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17 Recently, Spain's Constitutional Court ruled that present regulations on contributions required for getting access to social security benefits discriminate against part-time workers and indirectly also against women. The court called for an annulment of the corresponding legislation (Albarracín 2005).

18 Contribution credits are added to the contribution record when a person is unemployed, not capable of work, on a carer allowance or on Statutory Maternity pay and the like. Contribution credits are often not granted automatically and furthermore do not in all cases count towards the contribution requirement for contribution-based Jobseeker's Allowance (Social Security Regulations, No. 2367).

tes or by way of a guaranteed minimum benefit amount that can be granted either directly via the unemployment insurance system or indirectly by way of supplementing insurance benefits with social assistance. What are the specific rules governing the calculation of net replacement rates in the countries under observation? Are they beneficial for workers with low earnings such as part-time workers or do they grant only low replacement income?

In **Denmark** net replacement rates are high for former low-income workers, insofar as 90% of the reference earnings are granted. There are no ceilings for contribution payments but the maximum benefit amount is currently DKK 3335 (€447) per week which leads to net replacement rates that decrease with growing former earnings (European Commission, 2006b: 110). Part-time insured persons pay two-thirds of the contributions to the unemployment insurance fund and the ceiling for their benefits is two thirds of the maximum rate for a full-time insured person (Parsons et al., 2003: 16; Jensen, 1999: 2). At present the ceiling for part-time insured is DKK 2225 (€298) per week (The National Directorate of Labour, 2006). In **Germany** net replacement rates vary with the family circumstances. People without family obligations receive 60% of former net earnings and those with children receive 67%. Compared to Denmark earnings ceilings are very high at €5150 (€4350) per month in the old (new) Länder (European Commission, 2004: 284). Whereas in Denmark net replacement rates visibly decrease with growing former earnings (low earnings are rewarded with higher net replacement rates), high ceilings in Germany lead to constant net replacement rates over a large income margin. With the 2005 reforms, unemployment assistance that used to be calculated on the former earnings has been replaced by a means-tested flat-rate allowance (*Arbeitslosengeld II*).<sup>19</sup> In **Spain** the replacement ratio is 70% of former earnings during the first six months of unemployment and 60% thereafter (Bover et al., 2002: 258). There are minimum and maximum benefit levels that vary with family circumstances and that are reduced for part-time workers in proportion to the hours that have been worked (Ministerio de Trabajo y Asuntos Sociales, 2006a). The **United Kingdom** grants flat-rate unemployment benefits (usually in combination with housing benefits) instead of a replacement income that is related to previous earnings. In the case of unemployment insurance (contribution-based Jobseeker's Allowance), the amount of the flat-rate benefit depends exclusively on the age of the recipient, being lower for those younger than 25 years. The general level of the flat-rate compensation does not vary between former full-time and part-time workers but is very low in international comparison (Mohr, 2004: 294-298).

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19 Until 1999 people who had been employed subject to social insurance contribution for at least 150 days within the reference period were entitled to income-related means-tested unemployment assistance. From 2000 until the end of 2004 unemployment assistance was granted only to those who had exhausted their unemployment insurance entitlement.

## Means-testing

In contrast to unemployment insurance, unemployment assistance and social assistance benefits are usually means-tested and in most countries they do not grant access to the same range of active labour market policy measures as insurance benefits. Compared to other West European countries, **Denmark** is characterised by a very long duration of insurance benefit payments that are coupled with obligatory participation in active labour market policies. There is no unemployment assistance in Denmark but people who are not insured or who do not fulfil the eligibility criteria for unemployment insurance benefits can claim means-tested social assistance benefits which are administered by the municipalities. The level is higher for recipients with children. In **Germany**, since 2003, the minimum duration for unemployment insurance benefits has been six months, while the maximum duration is twelve months (18 months for people above 55 years with long contribution records). The benefit period depends on the contribution record. Those who exhaust their insurance benefits or who are not eligible for insurance benefits receive a low flat-rate basic allowance (*Arbeitslosengeld II*) which is subject to means-testing. The level of the allowance depends on the family situation. In **Spain**, insurance benefits are paid for between four months and two years depending on the contribution period. The minimum contribution period of twelve months gives rise to four months of benefit receipt. Means-tested unemployment assistance is granted either as a follow-up benefit or where a person is not eligible for insurance benefits but has paid some contributions. The benefit period depends on the contribution record, the age, and the family situation of the beneficiary. The duration of unemployment assistance ranges from 3 to 30 months (Ministerio de Trabajo y Asuntos Sociales, 2006b). In the **United Kingdom** the uniform duration of unemployment insurance benefits (contribution-based Jobseeker's Allowance) was cut from twelve to six months in 1996. Means-tested income-based Jobseeker's Allowance can be granted as a follow-up or alternative benefit for an unlimited period. The level is generally the same as for unemployment insurance but the household situation is taken into account and means-testing applies. It is granted only if the partner of the recipient does not work more than 24 hours and savings do not exceed £8000 (Department for Work and Pensions 2006). In order to ensure consistent activation of all employable groups, it is administered by the same authority as contribution-based Jobseeker's Allowance.<sup>20</sup>

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20 For information on the specific rules of means-testing that apply to the four countries refer to (European Commission, 2006b).

## Specific legislation benefiting former part-time workers

In some countries special rules which are beneficial to part-time workers are in place in relation to unemployment insurance benefit receipt. A prominent example is the possibility to base unemployment benefits on former full-time employment earnings instead of the actual part-time earnings for a transitional period (Germany). This possibility has been introduced in some countries to encourage full-time employees to switch to part-time employment. Furthermore, often specific rules exist that allow the combination of unemployment benefit receipt and part-time employment. In Denmark, for example, a person who becomes partially unemployed or who starts a part-time job may receive complementary unemployment benefits if s/he is available for full-time work (or for employment of 30 hours if s/he is part-time insured) (The National Directorate of Labour, 2006: 11). In Germany, a person who exercises two jobs under compulsory insurance coverage, loses one of them, and seeks a new additional part-time or full-time job has a right to six months of supplementary unemployment benefits. These rules are usually rather restrictive in order to prevent abuse or disincentives.

Table 3 gives a synopsis of the unemployment insurance rules in the four countries that potentially generate gender differences in benefit coverage or levels.

## 5 Empirical analysis

Using the ECHP data, this section will first present some descriptive results on the entitlement of men and women to benefits and their average benefit levels. In a further step, an attempt is made to incorporate the above information on the benefit systems into the analysis by constructing, from the ECHP data, proxies for the institutional configurations of the four countries' unemployment insurance systems. The data does not allow distinguishing between unemployment insurance and unemployment assistance benefits.

### 5.1 *Descriptive analysis*

Figure 5 compares benefit coverage between registered men and women and all men and women seeking work (registered and not registered). The data refers to 2000 and 2001.<sup>21</sup> The strategy of looking at both registered unemployed and all unemployed jobseekers is, for example, suggested by Atkinson et al.

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21 Pooling of both years is necessary because case numbers for Denmark and the United Kingdom are very low.

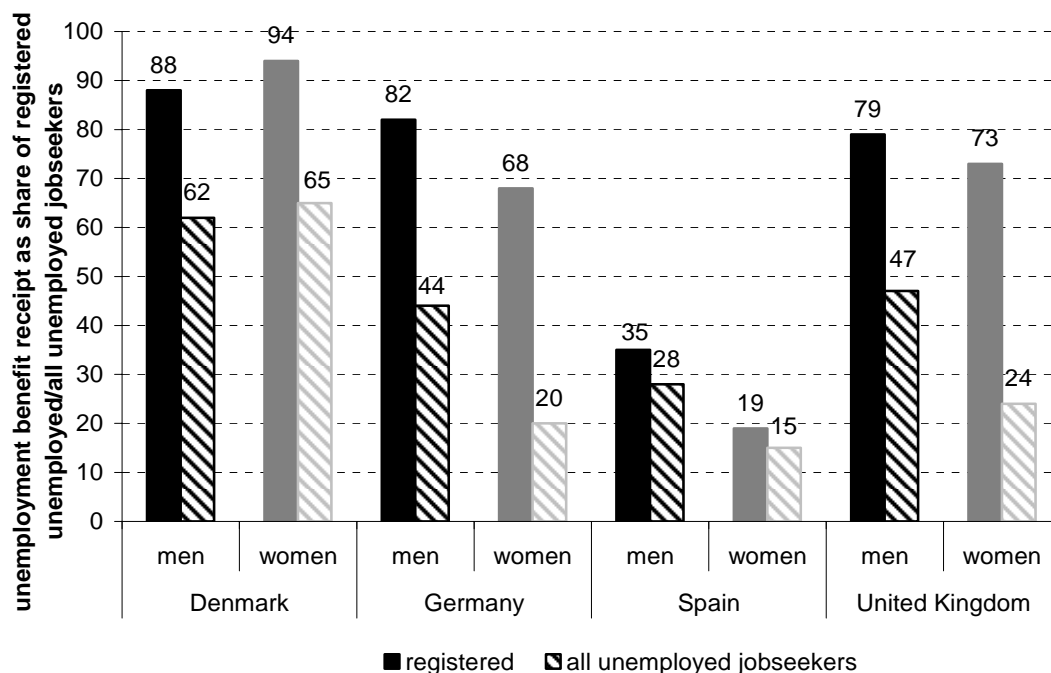
Table 3: Synopsis of unemployment insurance rules with a special focus on part-time workers

	Denmark	Germany	Spain	United Kingdom
<b>hours' or wage level threshold</b> <b>→ access</b>	<ul style="list-style-type: none"> <li>until 1994 membership in UI* fund was not possible for persons who were employed for less than 15 hours a week</li> <li>at present membership is possible from the first hour onwards</li> </ul>	<ul style="list-style-type: none"> <li>until 1997 hours threshold at 18 hours (for UI and UA**)</li> <li>since April 1997 threshold at 15 hours and possibility to add up employment for access</li> <li>since 1999 uniform earnings threshold of €322</li> <li>Hartz reform: hours threshold abolished, earnings' threshold of €400</li> </ul>	<ul style="list-style-type: none"> <li>before 1993 no hours threshold applied</li> <li>between 1994 and 1998 part-time employment below 12 hours was excluded from unemployment insurance benefit receipt</li> <li>it was re-included in the end of 1998 (pro rata temporis)</li> </ul>	<ul style="list-style-type: none"> <li>an earnings threshold applies (adapted yearly)</li> <li>since 2000 there is a small earnings bracket in which persons do not have to pay National Insurance Contributions but gain entitlement to benefits</li> <li>in 2006/2007 the lower earnings limit is £84, the primary earnings threshold is £97</li> </ul>
<b>minimum contribution period</b> <b>→ access</b>	<u>general:</u> <ul style="list-style-type: none"> <li>one year membership in UI fund</li> <li>until 1996 26 weeks insured employment within preceding 3 years after joining fund</li> <li>since 1997 52 weeks in last 3 years (full-time employment), renewal of rights after 26 weeks</li> </ul> <u>part-time insured:</u> <ul style="list-style-type: none"> <li>before 1997 uniform 26 weeks</li> <li>since 1997 34 weeks full-time equivalent instead of 52 weeks, renewal of rights after 17 weeks</li> </ul>	<u>general:</u> <ul style="list-style-type: none"> <li>UI: 12 months of insured employment during last 3 years, since 2006 during last 2 years</li> <li>UA until 1999: 150 calendar days of insured employment, until the end of 2004 only as follow-up benefit</li> <li>since 2005 low means-tested flat-rate benefit (ALG II) for all employable without contribution requirement</li> </ul> <u>part-time workers:</u> <ul style="list-style-type: none"> <li>no disadvantages</li> </ul>	<u>general:</u> <ul style="list-style-type: none"> <li>UI: at least 360 days of insured employment in the 6 preceding years</li> <li>UA: at least 90 days (means-tested)</li> </ul> <u>part-time workers:</u> <ul style="list-style-type: none"> <li>from 1994 on contribution is based on time actually worked</li> <li>since 1999 every working day counts towards contribution period independent of hours worked (more difficult to enter for those who work less than 5 days per week)</li> </ul>	<u>general:</u> <ul style="list-style-type: none"> <li>UI: 25 times the minimum contribution in the preceding year, additionally, in the two preceding years at least 50 times the minimum contribution</li> <li>UA: no conditions but means-tested</li> </ul> <u>part-time workers:</u> <ul style="list-style-type: none"> <li>No direct disadvantages but difficulty to gain entitlement to contribution-based JSA*** for persons with low earnings (part-time) and/or discontinuous employment</li> </ul>
<b>dependence on former wage level</b> <b>→ level</b>	<ul style="list-style-type: none"> <li>yes, replacement rate is 90% combined with low ceilings</li> </ul> <u>part-time insured:</u> <ul style="list-style-type: none"> <li>can at the highest receive 2/3rd of maximum benefit; the minimum benefit does not apply to former part-time employed</li> <li>low ceilings lead to redistribution from high to low earners</li> </ul>	<ul style="list-style-type: none"> <li>yes, UI: 67% (60% without children) combined with high ceilings</li> <li>UA: formerly 57% (53%), now low flat-rate basic benefit</li> </ul> <u>part-time workers:</u> <ul style="list-style-type: none"> <li>special rule for those that changed from full-time to part-time: for a certain period they can receive UI benefits dependent on their former wage</li> </ul>	<ul style="list-style-type: none"> <li>yes, UI: 70%, after 6 months 60%,</li> <li>no, UA: between 80% and 225% of IPREM+ depending on age, contribution time and children</li> </ul> <u>part-time workers:</u> <ul style="list-style-type: none"> <li>upper benefit limit and minimum benefit (UI and UA) are reduced for former part-time employed proportional to their hours</li> </ul>	<ul style="list-style-type: none"> <li>no, UI and UA are low flat rate benefits</li> <li>In 2006 unemployed aged 25 or over receive £57.45 per week, unemployed 18 to 24 receive £45.50 and unemployed aged 16 to 17 receive £34.60 per week</li> </ul>
<b>Mean-testing</b> <b>→ access, level</b>	<ul style="list-style-type: none"> <li>UI is granted to all who are entitled for 4 years (1 year passive, 3 years active)</li> <li>UA does not exist but means-tested social assistance is paid at a relatively high level</li> </ul>	<ul style="list-style-type: none"> <li>UI: minimum 6 months, maximum 12 months (dependent on contribution time: proportion 2 to 1), 18 months for elderly</li> <li>UA (now basic benefit): indefinite but subject to means-testing</li> </ul>	<ul style="list-style-type: none"> <li>UI: minimum 4 months, maximum 24 months (dependent on contribution time: proportion 3 to 1)</li> <li>UA: 3 to 30 months, normally 6 months, subject to means-testing</li> </ul>	<ul style="list-style-type: none"> <li>UI: 6 months for all</li> <li>UA: indefinite but subject to strict means-testing (UA is not granted to unemployed whose partner works more than 24 hours a week)</li> </ul>

\* Unemployment insurance; \*\* Unemployment assistance; \*\*\* Jobseeker's Allowance; + Public Indicator of Multiple Effects Income. Source: Own synopsis, from various sources.

(1991: 1683) because to look solely at the coverage rate of the registered unemployed might give a false picture of true benefit coverage insofar as people who believe themselves to be ineligible for benefit may well not bother to register at the employment office at all. As expected, coverage rates of registered unemployed (solid) are in all countries higher than coverage rates of all unemployed jobseekers (stripes). Denmark – with its highly individualised unemployment system that grants benefits independent of means-testing for a long period – fares best, and women even have somewhat higher coverage rates than men. In the other three countries there are clear differences in coverage levels between men and women; if coverage rates of all jobseekers are regarded, the share of women covered by unemployment benefits is only half as large as the share of men. There are different possible explanations for non-coverage. Besides persons with insufficient contribution records, working hours below the hours threshold or earnings below the earnings threshold, this group can also consist of long-term unemployed persons not in receipt of unemployment assistance benefits due to means-testing or of people wishing to return to the labour market after a child-care break for example.

*Figure 5: Unemployment receipt for men and women (comparison of registered unemployed and all unemployed jobseekers) (pooled data for 2000 and 2001)*



Source: Own calculation based on weighted ECHP data. Low case numbers for registered unemployed in Denmark and in the United Kingdom (male DK: 71, female UK: 57).

Average monthly benefit levels expressed in purchasing power parities (PPPs)<sup>22</sup> are highest in Denmark followed by Germany and Spain. The UK with its flat-rate benefit system fares worst. Average benefit levels are in all countries somewhat higher for men than for women but high gender differences are evident only in Spain (compare Table 4).

*Table 4: Mean benefit levels for men and women in PPPs  
(pooled data for 2000 and 2001)*

	men	women
<b>Denmark</b>	864	845
<b>Germany</b>	758	708
<b>Spain</b>	512	379
<b>United Kingdom</b>	298	278

Source: Own calculation based on weighted ECHP data. The table refers to unemployment benefit recipients with between 3 and 12 months of unemployment. Case numbers for UK women number no more than 80 and are thus relatively low.

When comparing the benefit distribution between men and women, in all countries except for the United Kingdom, the first quartile, the median and the third quartile are lower for women than for men and the distribution is somewhat wider for women (compare Figure 6). The distribution of benefits is widest by far in Germany which is due to the strong relationship between earnings and benefits that is generated by high upper ceilings on earnings. It is narrowest under the British flat-rate benefit system where only age, household constellation and means-testing lead to variations in benefit levels.

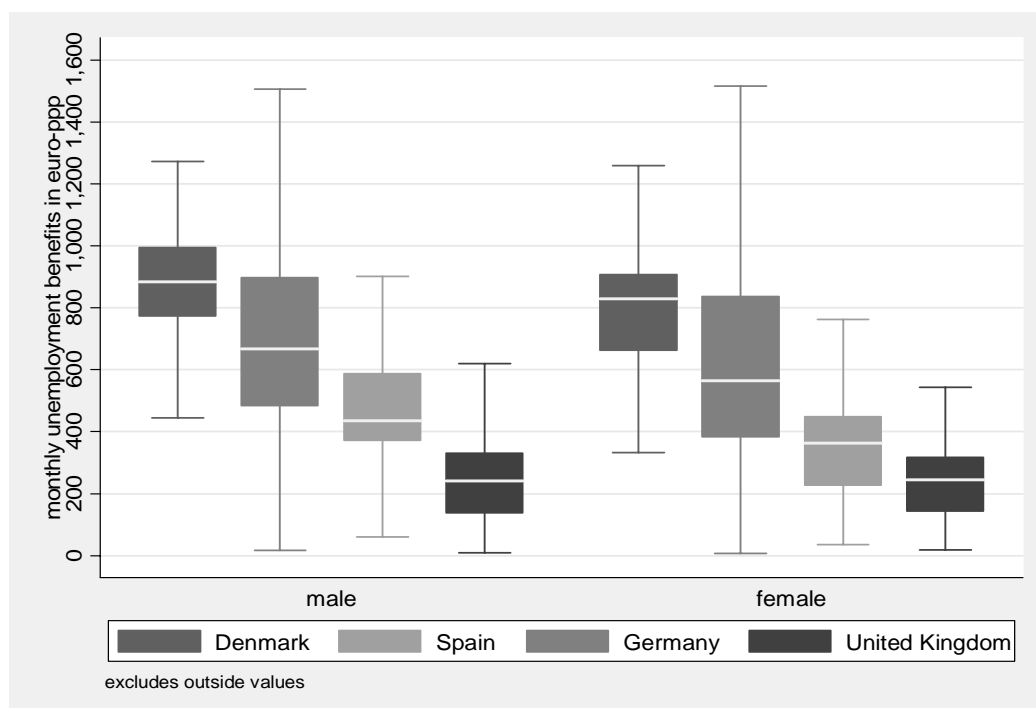
If average unemployment benefit levels and average former wage levels are compared using the ECHP data, it becomes evident that in all countries except for Spain net replacement rates of women are higher than those of men (compare Table 5). In general, average net replacement rates are highest in Germany and Denmark and lowest in the United Kingdom which operates with flat-rate benefits.

Gender differences in net replacement rates are largest in Denmark and Germany and non-existent in Spain. This finding suggests that there is some redistribution towards women. Redistribution can take place either through flat-rate benefits, the fixation of maximum or minimum benefits or through specific preferential benefit rules for certain groups such as part-time workers.

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22 Purchasing Power Parities (PPPs) are currency conversion rates that both convert to a common currency and equalise the purchasing power of different currencies. In other words, they eliminate the differences in price levels between countries.

Figure 6: Comparison of distribution of monthly benefit levels between men and women (pooled data for 2000 and 2001)



Source: Own calculation based on weighted ECHP data. The figure refers to unemployment benefit recipients with between 3 and 12 months of unemployment. Case numbers for UK women are relatively low (80).

Table 5: Net replacement rates for men and women (pooled data for 2000 and 2001)

	men	women
<b>Denmark</b>	49	64
<b>Germany</b>	51	69
<b>Spain</b>	41	42
<b>United Kingdom</b>	19	27

Source: Own calculation based on ECHP data. The figure shows average unemployment benefits (at least one month of unemployment) as share of average net wages.

## 5.2 Multivariate analysis

This section will first look at gender differences in entitlement to benefits by controlling for individual, household and job characteristics. Since lower entitlement of women to benefits is not brought about by gender as such but by features built into the way benefit systems are designed (means-testing, hours or earnings thresholds, and contribution requirements) and that are often disadvantageous to women due to their position in the household and in the labour market (character-



istics of the jobs they are exercising), in a second step, a range of ECHP variables are transformed so that they reflect regulations of the benefit systems that potentially restrict access to benefits.

## Benefit entitlement of women

Even if we control for part-time work and other individual, household and job characteristics, women have – except in Denmark – considerably lower odds of receiving benefits than men (compare Table 6). This points to the importance of means-testing in restricting access of women to benefits. In Denmark, with its highly individualised unemployment system, the effect on women is not significant, whereas in the United Kingdom it is especially great as means-testing sets in comparatively early. Former part-time workers, if compared with their full-time employed counterparts, have significantly lower odds of receiving benefits in Denmark and the United Kingdom (about 1/3<sup>rd</sup>) as well as in Germany (about 1/2) even if factors such as age, household characteristics (composition and income) and job-related characteristics (such as former wage) are controlled for. Although the coefficient for women is highly significant in Spain, the part-time coefficient for Spain is not significant. In fact, the model controls whether individuals have been temporarily employed before the onset of unemployment. In Spain, the majority of part-time employment is of a temporary nature (Fassler-Ristic, 1999: 371; Cebrián et al., 2000: 213) and, as we will see below, the minimum contribution requirement, that is harder to achieve in case of a temporary contract, plays an important role in Spain in restricting access to benefits.

*Table 6: Access to unemployment benefits (random effects logistic regression)*

<b>dependent variable: unemployment benefit receipt (no/yes)</b>	<b>Denmark</b>	<b>Germany</b>	<b>Spain</b>	<b>United Kingdom</b>
	odds ratios			
<b>woman</b>	1.56	0.58*	0.43**	0.36*
<b>last job part-time</b>	0.32**	0.47**	0.80	0.29**
<b>monthly net wage and salary earnings year prior to survey</b>	1.06**	1.12**	1.07**	1.01
<b>current net monthly household wage/salary income</b>	0.98	0.94**	0.96**	0.98
observations	892	2266	4200	588
number of groups	562	967	2280	417
wald chi2(35) (Germany(27))	151.61	301.71	449.22	76.52
prob > chi2	0.0000	0.0000	0.0000	0.0000
prob >= chibar2	0.000	0.000	0.000	0.000
Further variables included in models but not shown here: age, household type, qualification level, last job temporary, occupation last job (except for Germany), length of unemployment, and year dummies				

\* significant at 5%; \*\* significant at 1%

Source: Own calculation based on pooled ECHP data (1995-2001), basis: all unemployed job-seekers.

In Table 7 individual predicted probabilities of benefit receipt are shown in order to illustrate the above results and point out the differences between former full-time and part-time workers. If women with medium qualification levels in couples without children, with mean former wage income, mean current household income, and mean length of unemployment (about ten months) are regarded, predicted probabilities for benefit receipt are in all countries lower for former part-time than for former full-time workers. For Denmark, for example, we are 95% confident that the predicted probability of receiving benefits for former part-time workers lies between 0.40 and 0.84 while the predicted probability for former full-time workers with the same characteristics lies between 0.71 and 0.95. Probabilities to receive benefits are very low for part-time workers in the other three countries and also remain below 0.30 for former full-time workers with the above stated profile (we are looking at registered and non-registered unemployed here).

*Table 7: Individual predicted probabilities of benefit receipt for typical full-time and part-time workers<sup>23</sup>*

ideal type*	Denmark	Germany	Spain	United Kingdom
predicted probability (95% confidence interval in brackets)				
<b>part-time</b> women in couple without kids	0.62 (0.40-0.84)	0.14 (0.07-0.20)	0.23 (0.15-0.30)	0.11 (0.03-0.19)
<b>full-time</b> women in couple without kids	0.83 (0.71-0.95)	0.24 (0.16-0.32)	0.27 (0.20-0.34)	0.18 (0.06-0.30)

Source: Own calculation based on pooled ECHP data (1995-2001), adapted from Long et al. (2006: 162).

\* Age, former wage, current household income, and length of unemployment are set to their mean; a medium qualification level (ISCED 3) applies. The table refers to all unemployed jobseekers.

## The design of benefit systems and their effects on entitlement

In this section, some variables of the ECHP data are transformed so that they reflect regulations of the countries' benefit systems that, due to their specific household and labour market position, potentially restrict the access of women to benefits.<sup>24</sup>

<sup>23</sup> The regression models on which this table is based do not control for former contract type. This is because there is a relatively high level of missing information on both former contract type and former working time that leads to a matrix with missing values – based on this matrix with missing values the individual predicted probabilities cannot be calculated.

<sup>24</sup> The existence of a range of specific rules that apply to part-time workers cannot be adequately treated in the analysis but they have to be kept in mind when assessing the outcomes. Another problem for data analysis is that unemployment insurance regulations are frequently amended – an attractive strategy would be the use of dum-

The data contains no information on payments of social security contributions. In order to capture **minimum contribution requirements**, the employment information from the calendar of events is used. Monthly employment spell information is available from January 1993 to December 2000. Since we also know in which month a person was interviewed, we can construct a variable that counts the number of months during which a specific person was employed before his/her last interview.<sup>25</sup> Every employment month within a 36-month reference period is counted; this corresponds to the Danish and the (pre-reform) German reference period.<sup>26</sup> Since at least three years of previous calendar information are necessary to reach the maximum spell length of 36 months, only persons interviewed at the earliest in December 1995 will be able to reach the maximum spell length. A similar problem exists for persons interviewed in 2001 and early 2002 because the calendar of events stops in December 2000.

**Hours or earnings thresholds** can be approached by using information on the number of hours that an unemployed person worked in his/her last job and on the wages earned.<sup>27</sup> No retrospective information on working hours is collected in the survey. In order to compensate for this problem the information on usual working hours from the previous two survey waves is used. The information from t-2 is used only if the information on working hours is missing in t-1. Based on the lagged hours, variable four-hour groups are generated: marginal part-time employment with 1 to 14 hours (the German hours threshold used to be 15 hours, the Spanish 12), intermediate part-time employment with 15 to 19 hours, high hours part-time work with 20 to 29 hours and full-time employment with more than 30 hours. The assumption is that discrimination in access to benefits will be stronger the lower the working hours.

**Means-testing** can be captured by using information on the current household income or income of a partner. Here, the current net monthly wage and salary household income is used as a proxy for means-testing.

A random effects logit model is calculated in order to take account of the panel structure of the data – responses of the same individual (at different time points)

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mies capturing these changes – but the sample size severely restricts such undertakings.

25 It would have been more correct to use the month the last job was stopped as a reference point instead of the most recent interview. This was not possible because there is a very high level of missing information – ranging from 25 to 54% – on this variable in all the countries.

26 The reference period in Spain is even longer (six years), in the United Kingdom the two tax years preceding the year the claim is being made are taken into account when deciding on a person's access to benefits based on paid contributions.

27 Only the yearly individual net wage and salary income from the year prior to the survey is recorded in the data. In order to get a better proxy of former monthly wage income this amount is divided by the number of months a person has been employed. If the yearly wage income is zero for t-1 it is replaced by the information from t-2.

are not independent of each other (Rabe-Hesketh and Everitt, 2004: 151ff).<sup>28</sup> Since, in general, the estimated parameters from binary regression models do not provide directly useful information for understanding the relationship between the independent variables and the outcome, odds ratios, predicted probabilities and graphical display of predicted probabilities are used below for the presentation of results.<sup>29</sup>

The following reference categories were chosen: full-time hours (30+) for the hours' threshold indicator, a very long contribution period of 25 to 36 months for the indicator on the contribution requirement, and a former net monthly wage of more than 1000 Euro-PPP for the earnings threshold indicator. The current monthly net wage and salary income of the household that captures means-testing, and the indicator that captures unemployment duration to control for long-term unemployment, are metric variables. The models that are calculated separately for each country are all significant.<sup>30</sup>

Concerning the institutional features that can prevent access to benefits, Table 8 shows that the **hours threshold** clearly plays a role in all countries – the odds of receiving benefits among people with very low former hours are significantly lower than the odds of former full-time employees. The odds of receiving benefits increase with the number of hours worked. Whereas hours thresholds are (were) clearly defined in the German and the Spanish unemployment insurance system, they seem to work indirectly also in the British and the Danish systems. In the United Kingdom this is probably due to the earnings threshold. The proxy variable for the earnings threshold in Table 8 indeed points in the right direction but it is not significant for the United Kingdom except for zero earnings. In Denmark, the strong negative influence of very low hours on access to benefits could either be due to the voluntary nature of the unemployment insurance programme – there is evidence that people who expect low benefit levels are less likely to insure because they can expect similar benefit levels from social assistance (Parsons et al., 2003). Or it could be due to the fact that minimum contribution requirements among part-time workers in Denmark are achieved faster at higher working hours.

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28 The rho statistic displayed at the bottom of Table 8 confirms the use of a random effects model that takes into account the panel structure of the data. If rho were zero, the panel level variance component would be unimportant, and the panel estimator would not be different from the pooled estimator (StataCorp 2005). According to the likelihood ratio test which formally compares the pooled estimator (logit) with the panel estimator except for Denmark, the panel estimator is clearly more suitable than the pooled estimator.

29 Long et al. (2006) provide very helpful information on how to use post-estimation commands in Stata and on how to present regression outcomes graphically.

30 The prob>chi2 statistic which is based on the Wald test shows for each country that we can reject the hypothesis that all coefficients are zero at the .01 level.

Table 8: How do institutional features of unemployment insurance systems influence access to benefits? (random effects logistic regression)

dependent variable: unemployment benefit receipt (no/yes)	Denmark	Germany	Spain	United Kingdom
odds ratios				
<b>REFERENCE: hours threshold: 30+ hours</b>				
hours threshold: 1-14 hours	0.17**	0.32**	0.49**	0.39**
hours threshold: 15-19 hours	0.47+	0.35**	0.32**	0.41*
hours threshold: 20-29 hours	0.71	0.52**	0.43**	0.54+
<b>REFERENCE: contribution period: 25-36 month</b>				
contribution period: 0 month	0.15**	0.09**	0.11**	0.42*
contribution period: 1-6 month	0.36**	0.15**	0.11**	0.58+
contribution period: 7-12 month	0.49*	0.27**	0.20**	0.61
contribution period: 13-18 month	0.71	0.31**	0.43**	0.85
contribution period : 19-24 month	0.71	0.58**	0.68*	0.61+
household wage/100* (means-testing)	0.98+	0.96**	0.95**	0.98+
<b>REFERENCE: &gt;1000 € PPP</b>				
earnings threshold proxy: 0	1.91*	0.45**	0.14**	0.34**
earnings threshold proxy: <300 € PPP	0.44	0.40**	0.12**	0.67
earnings threshold proxy: <600 € PPP	0.56+	1.04	0.37**	0.68
earnings threshold proxy: <1000 € PPP	1.44	1.15	0.99	1.21
unemployment duration proxy	1.09**	1.10**	1.01+	1.05**
observations	925	4302	4286	1082
number of groups	674	2761	2837	875
wald chi2 (14)	89.93	797.35	646.29	84.81
prob > chi2	0.0000	0.0000	0.0000	0.0000
rho	.03	.20	.14	.37
likelihood ratio test of rho=0:	0.403	0.000	0.000	0.000
prob>=chibar2				

+ significant at 10%; \* significant at 5%; \*\* significant at 1%

Source: Own calculation based on pooled ECHP data (1994-2001). The sample taken into account are all unemployed jobseekers. The Stata command xtlogit is used to fit this model.

\*The household wage and salary income is divided by 100 to facilitate interpretation.

Regarding the **contribution period**, zero months of contributions within the last three years clearly restrict the access to benefits in all countries, least so in the United Kingdom. In Germany and Spain the odds on receiving benefits significantly rise with length of contribution time but always stay below those of people with very long contribution periods. The fact that the length of the benefit period in both countries depends on the contribution period adds to this outcome. In Denmark, the contribution period seems to have a negative influence on benefit receipt only if it is shorter than 12 months. The coefficients for the United Kingdom are not significant, which is probably due to the fact that the access to the second-tier system, income-based Jobseeker's Allowance, is conditional on means-testing alone and not on the length of previous contribution periods.

In order to illustrate the effects and interplay of contribution time and hours thresholds on benefit entitlement, we can use the above regression results in order to create a table of probabilities for ideal types or profiles of people (compare Long and Freese, 2006: 160ff). Household income is set to its mean and it is assumed that the individuals have formerly earned between 601 and 1000 Euro-PPP a month; earnings thresholds should thus not be a problem. Table 9 shows that the average probability of all unemployed jobseekers to receive unemployment benefits is 0.62 in Denmark even if they previously worked low hours and have short contribution periods. A combination of high working hours (30+) and long contribution periods increases the average probability to about 0.82. The differences in the United Kingdom are of a similar magnitude but coverage levels are much lower – long contribution times and full-time hours lead to predicted probabilities of benefit receipt of only about 0.26 (both registered and not registered unemployed are regarded). In Germany and Spain, low working hours and short contribution periods are clearly problematic in that they dramatically limit access to benefits. Unemployed persons with relatively long contribution periods and full-time hours have much higher predicted probabilities of benefit receipt than unemployed persons with low hours and short contribution records. In some cases, especially at low contribution times in Denmark and in the United Kingdom, the confidence intervals have large ranges.<sup>31</sup>

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31 The confidence intervals tell us that we can be 95% confident that the probability of receiving benefits lies within the values given in the brackets.

Table 9: *Individual predicted probabilities of benefit receipt for ideal types*

Ideal type*	Denmark	Germany	Spain	United Kingdom
dependent variable: unemployment benefit receipt	predicted probability (95% confidence interval in brackets)			
<b>contributions of 7 to 12 months and low hours (15-19)</b>	0.62 (0.40-0.83)	0.11 (0.05-0.17)	0.03 (0.01-0.06)	0.14 (0.04-0.24)
<b>contributions of 13 to 18 months and low hours (15-19)</b>	0.68 (0.46-0.90)	0.11 (0.05-0.18)	0.05 (0.02-0.09)	0.16 (0.05-0.28)
<b>contributions of 7 to 12 months and high part-time hours (20-29)</b>	0.71 (0.56-0.86)	0.14 (0.10-0.20)	0.04 (0.03-0.06)	0.16 (0.06-0.25)
<b>contributions of 19 to 24 months and full-time hours (30+)</b>	0.82 (0.71-0.93)	0.38 (0.30-0.45)	0.17 (0.13-0.22)	0.26 (0.16-0.37)

Source: Own calculation based on pooled ECHP data (1994-2001), based on regression results in Table 8.

\* The above results are conditional on a mean household income and wages between 601 and 1000 Euro-PPP. We look not only at registered unemployed but at all unemployed who are seeking work.

**Reading example:** For row one and Denmark: at contribution periods of seven to twelve months, part-time hours between 15 and 19, former monthly wages of 601 to 1000 and a mean wage household income, the mean probably to receive benefits lies at 0.62. We are 95% confident that the probability of receiving benefits lies between 0.40 and 0.83 (compare Long and Freese, 2006: 160ff).

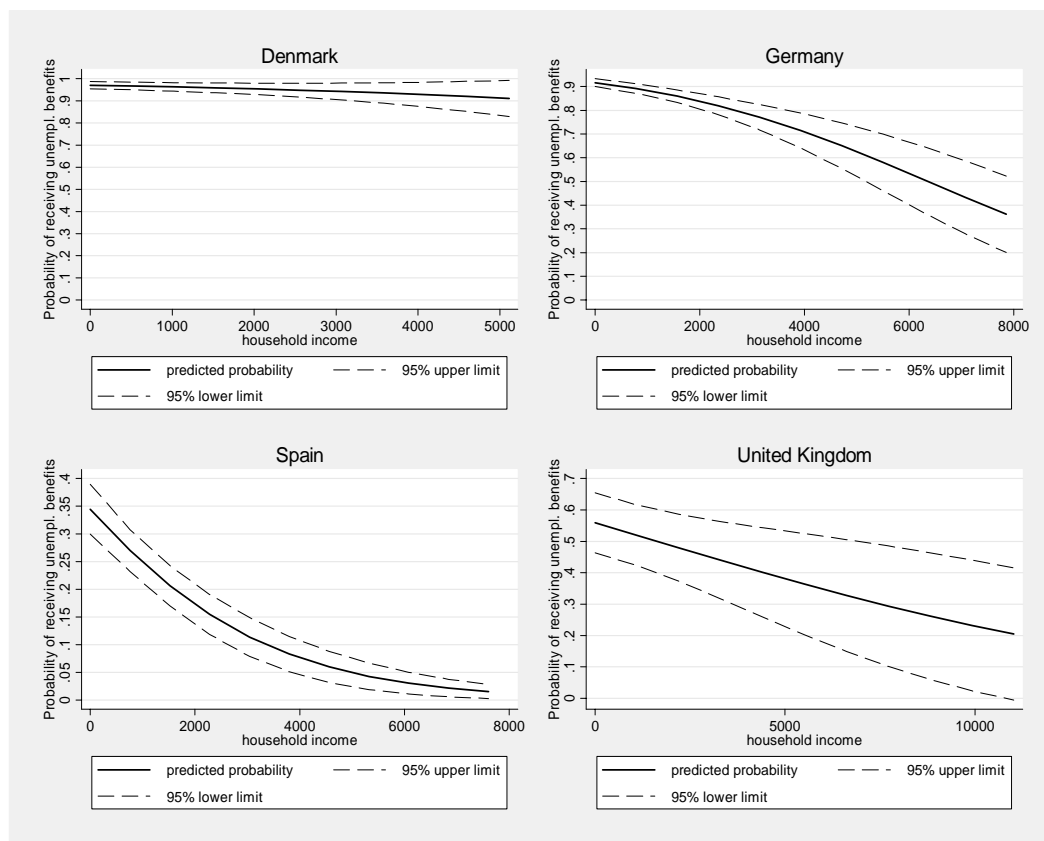
**Means-testing**, introduced into the model via the current household monthly net wage and salary income, plays a role in limiting access to benefits (compare Table 8). Higher household net wage income is associated with somewhat lower odds of receiving unemployment benefits. Since the coefficients are not very informative, Figure 7 highlights the relationship between means-testing and benefit receipt for long-term unemployed by showing the predicted probabilities as a function of the household wage.<sup>32</sup> The idea is to draw a curve showing how the model's prediction of y (unemployment benefit receipt) changes as a function of one x variable (household wage income), holding the other variables in the model at their mean.

Means-testing does not play a role in the highly individualised Danish system under which unemployment benefits are paid for a long period regardless of the income situation of the recipient and his/her family, and unemployment assistance does not exist. In the other three countries means-testing for long-term unemployed is evident. While it sets in very slowly with growing household wage income in Germany, in Spain it sets in rapidly and in the United Kingdom relatively

32 The post-estimation commands (conditional effect plots and individual predicted probabilities) are based on pooled cross-sections (logistic regression that adjusts for repeated measurement of the same person); the post-estimation commands used here do not work on the panel models. Results of both models are quite close.

fast also. In Spain a high household wage income is associated with total abolition of benefit entitlement, and a similar trend is observable in the United Kingdom if the confidence interval (dashed lines) is taken into account. That this is not the case in Germany is probably due to the fact that non-means-tested unemployment insurance benefits were formerly paid for long periods depending on age and length of contribution period.

*Figure 7: Conditional effect plot on the probability of receiving unemployment benefits conditional on the current monthly household wage income among long-term unemployed*



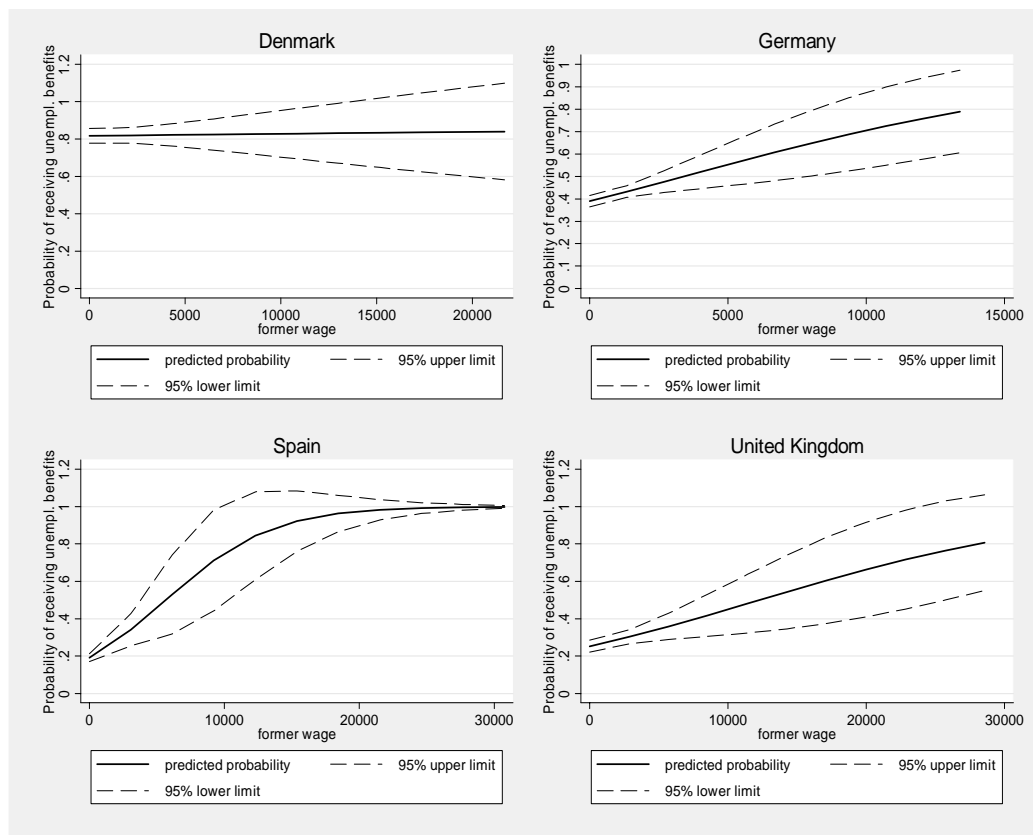
Source: Own calculation based on pooled ECHP data (1994-2001), based on regression results in Table 8. For description of the method refer to Long et al. (2006: 166-168). All other dependent variables from the regression model are set to their mean.

**Reading example:** Germany: For long-term unemployed with all other characteristics from Table 8 at their mean, the predicted probabilities for benefit receipt start at a high of .90 on average at a household wage income of zero and then slowly decrease with rising household wage income to about .40 on average at a household wage income of €8000. The confidence interval increases with rising income.



The wage proxy in the regression analysis captures **earnings thresholds**, and indirectly also hours thresholds, since lower hours usually come about with lower monthly earnings. Net monthly wage and salary earnings below 300 Euro-PPP in the former year imply lower odds of benefit receipt than very high earnings (compare Table 8). Denmark is the only exception – the high and significant coefficient on zero earnings could be due to the very long period during which benefits are granted in Denmark without being subject to means-testing. The positive coefficient on zero earnings during the previous two years might thus point simply to ongoing benefit receipt that already started some time back. As expected, as soon as the wages rise above a certain level, access restrictions are no longer in place. Plotting the predicted probabilities of benefit receipt as a function of the former wages with all other institutional variables at their mean is more enlightening than the results from Table 8. Figure 8 shows the predicted probabilities of benefit receipt as a function of the former wage level. The level of former wages has no influence in Denmark, whereas in the other countries former wages have a positive influence on the probability of receiving benefits – the higher the former wages the higher the probability of receiving benefits.

*Figure 8: Conditional effects plot on the probability of receiving unemployment benefits conditional on the former wage*



Source: Own calculation based on pooled ECHP data (1994-2001), based on regression results in Table 8. All other dependent variables from the regression model are set to their mean.

## 6 Conclusion

The gendered division of labour in the family and in society leads to gender stratification in entitlement as workers (Sainsbury, 1996). This is due to differences in labour market participation that are reproduced in benefit systems through features such as hours or earnings thresholds, minimum contribution periods and means-testing.

While for men standard forms of employment have been the norm in the past and, for the majority, remain the norm at present, rising employment rates of women have entailed increasing part-time employment. In countries that, unlike Denmark, do not provide extensive public services, traditional family roles and responsibilities of women and men are thus reproduced in the labour market through either non-participation (Spain) or involuntary or inevitable part-time employment of mothers (Germany and the United Kingdom). In this regard, the fact that unemployment benefit systems mirror standard employment – admittedly to varying degrees – leads to unequal outcomes between men and women.

The analysis showed that, in order to gain a true picture of benefit coverage and gender differences, it is of utmost importance to look at all unemployed job-seekers and not only at those who are registered at the employment office. To look only at coverage rates among the registered unemployed might give a false picture of true benefit coverage since people who do not expect any benefit receipt (for instance due to insufficient contribution records, hours thresholds, or the appliance of means-testing) may well decide not to bother registering at the employment office in the first place.

In relation to benefit entitlement, women are disadvantaged in all countries except Denmark which makes use of highly individualised benefits that are paid for a long period and regardless of the household income/income of a partner. In all countries but Spain, those women who do have access to benefits have on average higher net replacement rates than men. In the United Kingdom redistribution takes place through flat-rate benefits, while in Denmark low ceilings lead to a system that accords higher replacement rates to people with lower former earnings, and in Germany special rules are in place; for instance, people who change from full-time to part-time employment can receive, for a certain period, unemployment insurance benefits corresponding to a share of their former full-time wage.

Part-time employment seems to be an important reason for lower benefit coverage rates among women. The analysis showed that hours and/or earnings thresholds play an important role in restricting access to benefits. In the United Kingdom this not only takes place directly through the earnings threshold but also indirectly in that the contribution-requirement rule takes into account not only contribution periods but also earnings levels. In fact, Bennett (2005), on behalf of the British Equal Opportunities Commission, suggests that the contribution rules should be re-examined, including the relative speed at which higher-paid as op-

posed to low-paid workers build up entitlement. In Denmark, part-time employment has a negative effect on benefit coverage but this does not seem to lead to differences in coverage rates between men and women. There are no earnings thresholds in Denmark and hours thresholds only work indirectly via the minimum contribution requirement. The fact that male part-time workers in Denmark have on average considerably lower hours than female part-time workers might contribute to the result that the lower coverage rates of part-time workers do not translate into lower coverage rates of women. In Spain, part-time employment does not seem to contribute directly to lower unemployment benefit coverage rates of women. Instead, minimum contribution requirements represent a problem in Spain, where the share of temporary contracts is exceptionally high and part-time employment (exercised considerably more often by women) in the majority of cases goes hand in hand with temporary employment.

The other important reason for women's reduced access to benefits is means-testing. In Germany, Spain and the United Kingdom, the (long-term) unemployed are less likely to receive unemployment benefits the higher their household wage income. Since the household constellation with a full-time working male spouse is still much more common than a household constellation with a full-time working female spouse, means-testing over proportionally affects long-term unemployed women and thus deprives them of an independent replacement income at unemployment.

Besides modifying the above-discussed features of unemployment insurance systems that reproduce gender inequalities, policy measures should be introduced that support a more equal distribution of household and care responsibilities and thus foster equal labour market opportunities for men and women. Here, especially the expansion of affordable high-quality child care services has to play a role. Some caution is necessary however, for attitudes and practices are changing only slowly, and therefore assumptions of complete independence are not likely to be advantageous for women. Caring credits, caring allowances, or other measures that are targeted at unpaid work for non-employed and peripherally employed persons might have to remain in place, until services have been expanded sufficiently.

It is evident that the security situation of women requires further investigation. Questions of financing more encompassing social insurance schemes – in an equitable and adequate manner so as to prevent possible incentive problems – will have to take centre stage in further investigation.

## Annex 1

*Table 10: Longer-term transitions from full-time and part-time employment for prime-age (25-55) women*

t		full-time	part-time	t+1 education	unempl.	inactive
full-time	DK	85.21	6.15	2.20	3.57	2.87
	DE	79.03	6.57	0.84	5.80	7.77
	SP	80.31	4.92	0.11	4.78	9.88
	UK	76.10	10.43	0.37	3.21	9.89
part-time	DK	35.13	51.74	2.53	6.69	3.90
	DE	25.87	53.57	0.70	5.12	14.74
	SP	36.67	39.16	0.44	5.68	18.05
	UK	26.40	51.69	0.46	3.75	17.71

Source: Own calculation; pooled and weighted ECHP data 1994-2001 (1994→1998, 1995→1999, 1996→2000, or 1997→2001), employment refers to employment of more than 1 hour.

## Annex 2

### *Event history analysis*

Event history methods allow simultaneous analysis of observed and censored event times. Life tables are the primary tool for describing event occurrence data. They follow the event histories of a sample of individuals from the beginning through the end of the data collection and include information on people who are eligible to experience the event (risk set), on people who experience the event and on people who were censored at the end of the interval (Singer et al. 2003). In order to summarise and present the information from the life tables failure functions (inverse of the survivor function) can be used. The failure function cumulates period-by-period risks of event occurrence to assess the probability that a randomly selected individual will experience the event (Singer et al. 2003). The estimated failure function provides maximum likelihood estimates of the probability that an individual randomly selected from the population will fail (make an exit from employment). There will be a difference between the percentage of workers that is still employed (not necessarily by the same employer) at the end of the data collection and the estimate of the percentage of workers that is still employed – this is exactly because censoring is adjusted for (estimation is done indirectly via the individuals who remain in the risk set). Under the assumption of independent censoring, one can thus use the risk set to estimate what would have happened to the entire remaining population had there been no censoring. The results might be somewhat distorted by the fact that many interviewed people were already employed at the start of the survey and we do not know the real length of their employment spell (left censoring).

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